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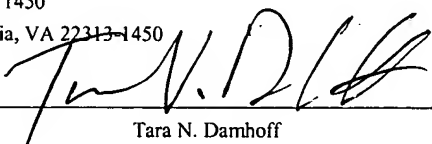
"Express Mail" Label No. EV 470764139 US  
Date of Deposit February 22, 2005

PATENT  
Attorney Docket No.: 020375-039810US

I hereby certify that this is being deposited with the United States Postal Service "Express Mail Post Office to Address" service under 37 CFR 1.10 on the date indicated above and is addressed to:

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

By: \_\_\_\_\_

  
Tara N. Damhoff

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Michael J. Hafer et al.

Application No.: 10/687,575

Filed: October 15, 2003

For: MONEY TRANSFER  
CONVENIENCE CARD,  
SYSTEMS AND METHODS

Customer No.: 20350

Confirmation No. 7753

Examiner: Lalita M. Hamilton

Art Unit: 7753

AMENDMENT

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper is filed in response to the Office Action mailed November 19, 2004. The original deadline for response was February 19, 2005 which, because it fell on a Saturday, extends the deadline until Monday, February 21, 2005, which was a Federal Holiday, and further extends the deadline until Tuesday, February 22, 2005. Accordingly, this response is timely filed.

Application No. 10/687,575  
Amendment dated February 22, 2005  
Reply to Office Action dated November 19, 2004

PATENT

**A Listing of Claims** begins on page 3 of this paper.

**Remarks/Arguments** begin on page 16 of this paper.



PTO/SB/21 (09-04)

**TRANSMITTAL  
FORM**

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number	10/687,575
Filing Date	October 15, 2003
First Named Inventor	Hafer, Michael J.
Art Unit	3624
Examiner Name	Lalita M. Hamilton
Attorney Docket Number	020375-039810US

**ENCLOSURES** (Check all that apply)

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Fee Transmittal Form<br><input type="checkbox"/> Fee Attached<br><input checked="" type="checkbox"/> Amendment/Reply<br><input type="checkbox"/> After Final<br><input type="checkbox"/> Affidavits/declaration(s)<br><br><input type="checkbox"/> Extension of Time Request<br><input type="checkbox"/> Express Abandonment Request<br><input type="checkbox"/> Information Disclosure Statement<br><br><input type="checkbox"/> Certified Copy of Priority Document(s)<br><input type="checkbox"/> Reply to Missing Parts/ Incomplete Application<br><input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Drawing(s)<br><input type="checkbox"/> Licensing-related Papers<br><input type="checkbox"/> Petition<br><input type="checkbox"/> Petition to Convert to a Provisional Application<br><input type="checkbox"/> Power of Attorney, Revocation<br>Change of Correspondence Address<br><input type="checkbox"/> Terminal Disclaimer<br><input type="checkbox"/> Request for Refund<br><input type="checkbox"/> CD, Number of CD(s) _____<br><input type="checkbox"/> Landscape Table on CD | <input type="checkbox"/> After Allowance Communication to TC<br><input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences<br><input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)<br><input type="checkbox"/> Proprietary Information<br><input type="checkbox"/> Status Letter<br><input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):<br>Return Postcard |
|---|---|--|
- Remarks: The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Chad E. King		
Date	February 22, 2005	Reg. No.	44,187

**CERTIFICATE OF TRANSMISSION/MAILING**Express Mail Label: EV 470764139 US

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Signature			
Typed or printed name	Tara N. Damhoff	Date	February 22, 2005